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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known

Application Number	10/561,699
Filing Date	May 15, 2006
First Named Inventor	Alexander GRINBERG
Art Unit	3621
Examiner Name	
Attorney Docket Number	37388-405600

Sheet 1 of 2

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No.†	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
		us- 2003/093367	05-15-2003	Allen-Roumann	
		us- 6,138,107	10-24-2000	Elgamal	
		us- 5,590,197	12-31-1996	Chen et al	
		us- 5,815,657	09-29-1998	Williams et al	
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FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No.†	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ³
		Country Code ³ * Number ⁴ * Kind Code ⁴ (if known)				
		EP 1 280 115	01-29-2003	NTT DoCoMo Inc.		
		WO 00/33221	06-08-2000	Qpass, Inc.		
		WO 02/25604	03-28-2002	Soft Tracks...		
		EP 1 017 030	07-05-2000	International...		
		WO 01/11515	02-15-2001	Spendcash.com, Inc.		

Examiner Signature	Date Considered
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PTO/SB/08a (01-08)

Approved for use through 03/31/2008. OMB 0651-0031

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		Country Code ³ *Number*Kind Code ⁵ (if known)	MM-DD-YYYY			
		EP 1 134 707	09-19-2001	Tradesafely.com....		
		WO 00/67219	11-09-2000	The Chase Manhattan		

Examiner Signature	/Thuan Tran/	Date Considered	08/22/2008
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